

### Remarks

The present amendment replies to the Official Action mailed August 12, 2002. That action withdrew claims 9-14 from consideration as being drawn to a non-elected invention. The drawings were objected to as including unlabeled blocks. Claims 1, 2, 5 and 6 were rejected under 35 U.S.C. 102(e) as being anticipated by Shiota et al. U.S. Patent No. 6,337,712 (Shiota). Claims 3 and 7 were rejected under 35 U.S.C. 103(a) as being unpatentable over Shiota in view of Cheung et al. U.S. Patent No. 5,953,507 (Cheung). Claims 4 and 8 were rejected under 35 U.S.C. 103(a) as being unpatentable over Shiota in view of Slotznick U.S. Patent No. 6,108,640 (Slotznick). Each of the items raised by the Official Action is addressed in order below following a brief discussion of the present invention to provide context.

Claims 6, 7 and 9-14 have been cancelled without prejudice. Claims 1-5 and 8 have been amended to be more clear and distinct. New claims 15-21 have been added. Claims 1-5, 8 and 15-20 are presently pending.

### The Present Invention

The present invention relates to digital data interchange devices for use with self-service terminals (SSTs), such as automated teller machines (ATMs). In one aspect, an ATM which is part of an ATM network is provided with an infra-red port allowing digital data interchange to take place between the ATM and a portable electronic digital device having a corresponding matching port which is presented to the ATM. The portable digital device may be any device having an electronic digital data memory, such as portable digital assistants (PDAs), digital cameras and cellular phones.

In one aspect, information may be transmitted from the ATM to a customer's portable digital device, without the need to print out the information onto a paper-based receipt, ticket,

voucher, or such like. This approach enables a customer to obtain statements, transaction information, tickets, vouchers, and such like, in electronic form directly from an SST, and to store this information on the customer's device. The customer may view the information at a later time on the device. Later, the customer may upload this information to another device such as a personal computer. The port may be a wireless port and may be adapted to receive data and transmit data on a wireless carrier signal, such as an infra red signal.

In another aspect, the ATM network is connected to the Internet, enabling data interchange to take place between the portable device and any Internet address. Thus, the ATM can be used to interchange data between a customer's PDA and his home computer.

By providing links for connecting the network to another network or to a database, information may be transferred from one location on one network to another location on another network, for example via email, to enable access to the information. In this way, media may be sent directly from the ATM to a customer's own email address for uploading to a personal computer for reference or further processing. Alternatively, the ATM may be used as a terminal for sending media from a portable digital device to, for example, an email address. Thus, images from a digital camera or PDA might be sent from an ATM to another location, such as a user's own email address, to free up memory in the device and so enable additional images to be recorded. The images sent to the email address may then be uploaded to a personal computer for storing, viewing or further processing.

#### The Drawing Objections

The drawings were objected to as including multiple blocks which are not labeled. Figs. 3 and 5-7 have been amended to include the appropriate identifying text within the blocks. Red lined proposed drawing corrections are submitted for the Examiner's approval. Fig. 3 has been

amended to include the cash dispense module and the card reader module described at page 6, lines 5-6. No new material has been added.

### The Art Rejections

The Official Action rejected claims 1, 2, 5 and 6 under 35 U.S.C. 102(e) as being anticipated by Shiota. Claims 3 and 7 were rejected under 35 U.S.C. 103(a) as being unpatentable over Shiota in view of Cheung. Claims 4 and 8 were rejected under 35 U.S.C. 103(a) as being unpatentable over Shiota in view of Slotznick. In light of the present amendments to the pending claims, these grounds of rejection are respectfully traversed. All of the rejections rely upon Shiota which does not anticipate and does not make obvious the present claims as addressed further below.

Shiota discloses a system for transferring pictures taken with a digital camera to a picture image server. These pictures can later be downloaded, printed or emailed. In contrast to Shiota, the present invention includes an ATM which transfers transaction data to a portable digital device for storage. For example, after a user has completed a transaction at the ATM, the transactions details, which normally would be only printed on a paper receipt, are transferred to the user's PDA. See amended claim 1, for example, which recites an ATM comprising "a digital data port for enabling interchange of digital data between the ATM and a portable digital device having a corresponding matching port and presented by a customer; digital data transfer means for transferring data between the port and a digital data network; *a card reader module for identifying a financial account for a transaction; and a cash dispensing module for dispensing cash from the financial account; wherein the ATM transfers transaction information related to the transaction performed at the ATM to the portable digital device utilizing the digital data port.*" (emphasis added) In contrast to a simple paper receipt, the presently claimed technique

allows a user greater flexibility in keeping track of and manipulating records of ATM transactions.

The remaining relied upon references do not cure the deficiencies of Shiota as a reference with respect to the present claims. Cheung describes a system for providing a "three-way connection between a mobile computing device, a stationary computing device and a computer network. Slotznick discloses "an occasion database and a date converter...[disposed] in a device which allows a user to retrieve restored occasion information, whether the occasion occurs in the Gregorian calendar or a non-Gregorian calendar." Neither of these references addresses an ATM or self-service terminal for conducting financial transactions as presently claimed.

See also amended claim 5, for example, which claims a self-service terminal comprising "a wireless digital data port for enabling interchange of digital data between the terminal and a portable digital device..., said port transmitting and receiving financial transaction data on an infra-red carrier signal, *said financial transaction data transmitted to the portable digital device relating to a financial transaction performed utilizing the self-service terminal*; and a digital data transfer device which transfers data between the port and a digital data network." (emphasis added)

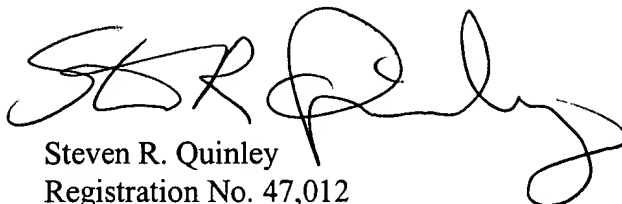
See also newly added claims 16 and 19 which recite that the ATM and self-service terminal "transfers received email messages to the portable digital device."

Nothing in the cited references indicates a recognition of the problems addressed by the present invention. Further, nothing in the cited references indicates a structure which would solve the problems addressed by the present invention. The claims of the present invention are not taught, are not inherent, and are not obvious in light of the art relied upon.

Conclusion

All of the present claims defining over the relied upon art, prompt allowance of the claims is in order.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'SRQ', followed by a long, flowing horizontal stroke that ends in a small loop.

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

In the Specification

The paragraph beginning at page 6, line 1 was replaced with the following paragraph.

--Referring to Figs 2 and 3, ATM 12a has a digital data port 30 in the form of an IrDA-compliant (Infra-red Data Association) port. ATM 12a also has a conventional user interface 32 comprising an encrypting keypad 34, a display 36, a receipt delivery slot 38, a cash dispense slot 40, and a card receiving slot 42. The receipt delivery slot 38, the cash dispense slot 40, and the card receiving slot 42 are aligned with a printer module (not shown), a cash dispense module 33 [(not shown)], and a card reader module 35 [(not shown)], respectively. The nature and operation of these modules are well known and will not be described in detail herein.--

In the Claims

1. (amended) An [self-service terminal] automated teller machine (ATM) comprising:  
a digital data port for enabling interchange of digital data between the [terminal] ATM  
and a portable digital device having a corresponding matching port and presented by a customer;  
[and]

digital data transfer means for transferring data between the port and a digital data network;

a card reader module for identifying a financial account for a transaction; and

a cash dispensing module for dispensing cash from the financial account;

wherein the ATM transfers transaction information related to the transaction performed at the ATM to the portable digital device utilizing the digital data port.

2. (amended) [A terminal as claimed in] The ATM of claim 1, wherein the port comprises a wireless port.

3. (amended) [A terminal as claimed in] The ATM of claim 1, wherein the port includes means for receiving data and transmitting data on an infra-red carrier signal.

4. (amended) [A terminal as claimed in] The ATM of claim 1, wherein the terminal is operable to interact with the portable digital device such that the terminal is operable to read personal information from the portable digital device, and thereby to build a profile of the customer.

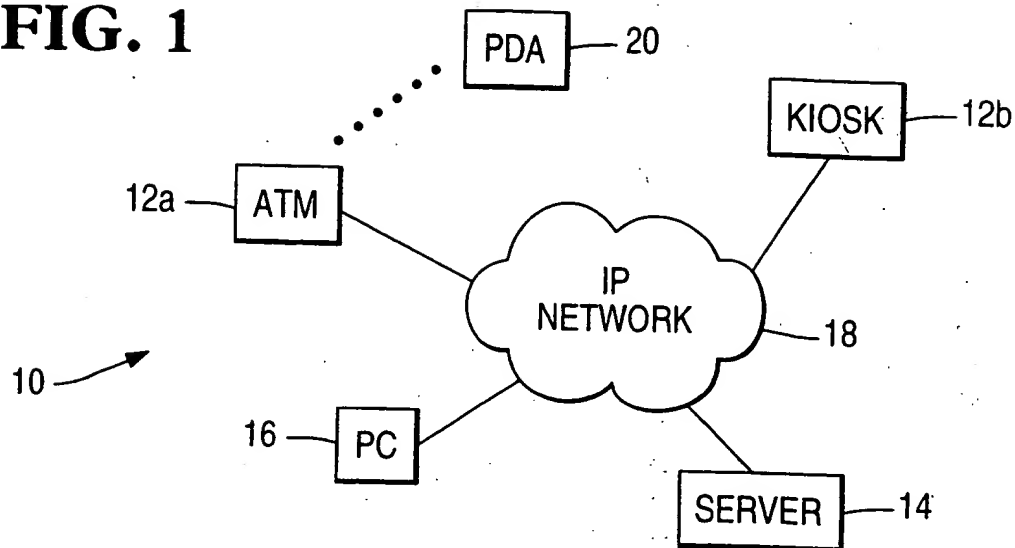
5. (amended) A self-service terminal comprising:

a wireless digital data port for enabling interchange of digital data between the terminal and a portable digital device having a corresponding matching port and presented by a customer, said port transmitting and receiving financial transaction data on an infra-red carrier signal, said financial transaction data transmitted to the portable digital device relating to a financial transaction performed utilizing the self-service terminal; and

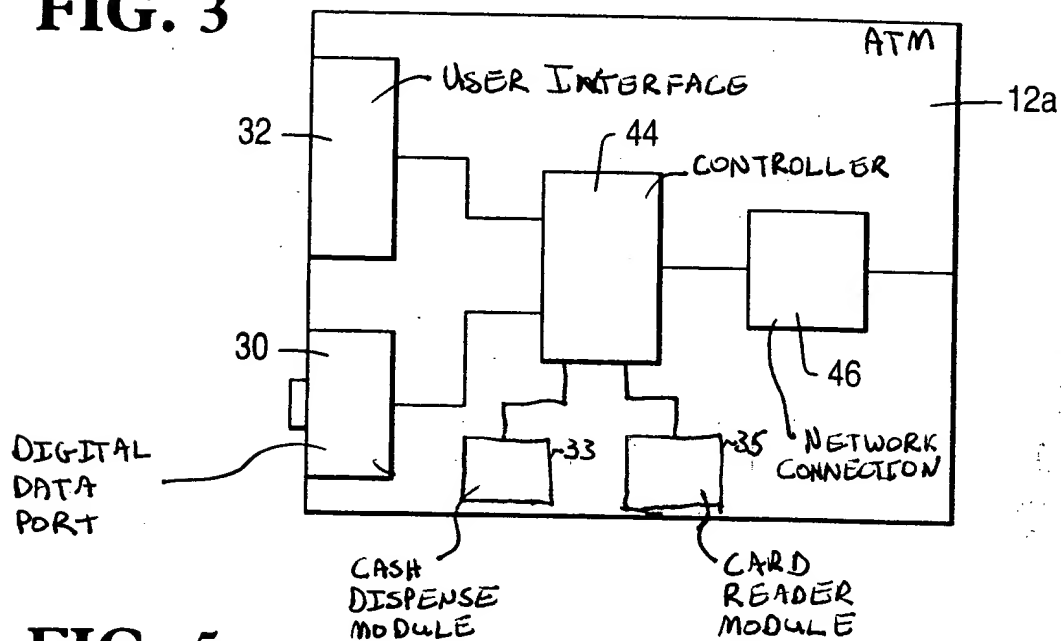
a digital data transfer device which transfers data between the port and a digital data network.

8. (amended) [A terminal as claimed in] The terminal of claim 5, wherein the terminal is operable to interact with the portable digital device such that the terminal is operable to read personal information from the portable digital device, and thereby to build a profile of the customer utilized while conducting the financial transaction.

**FIG. 1**



**FIG. 3**



**FIG. 5**

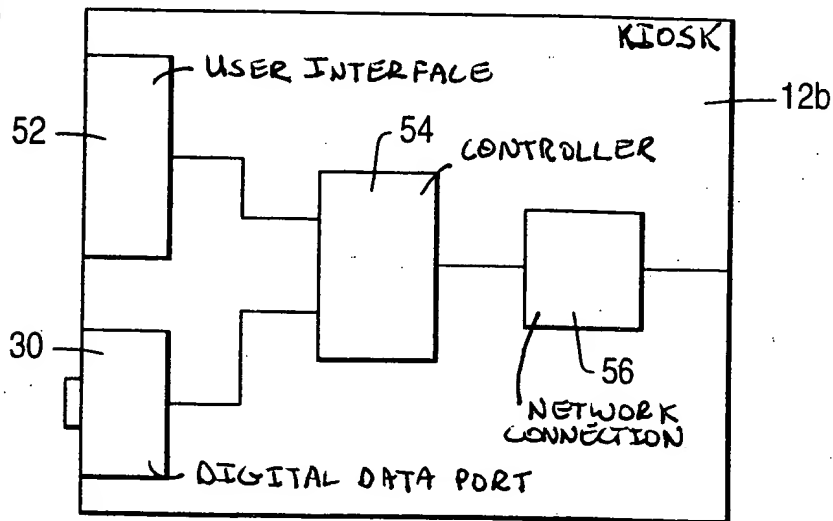




FIG. 6

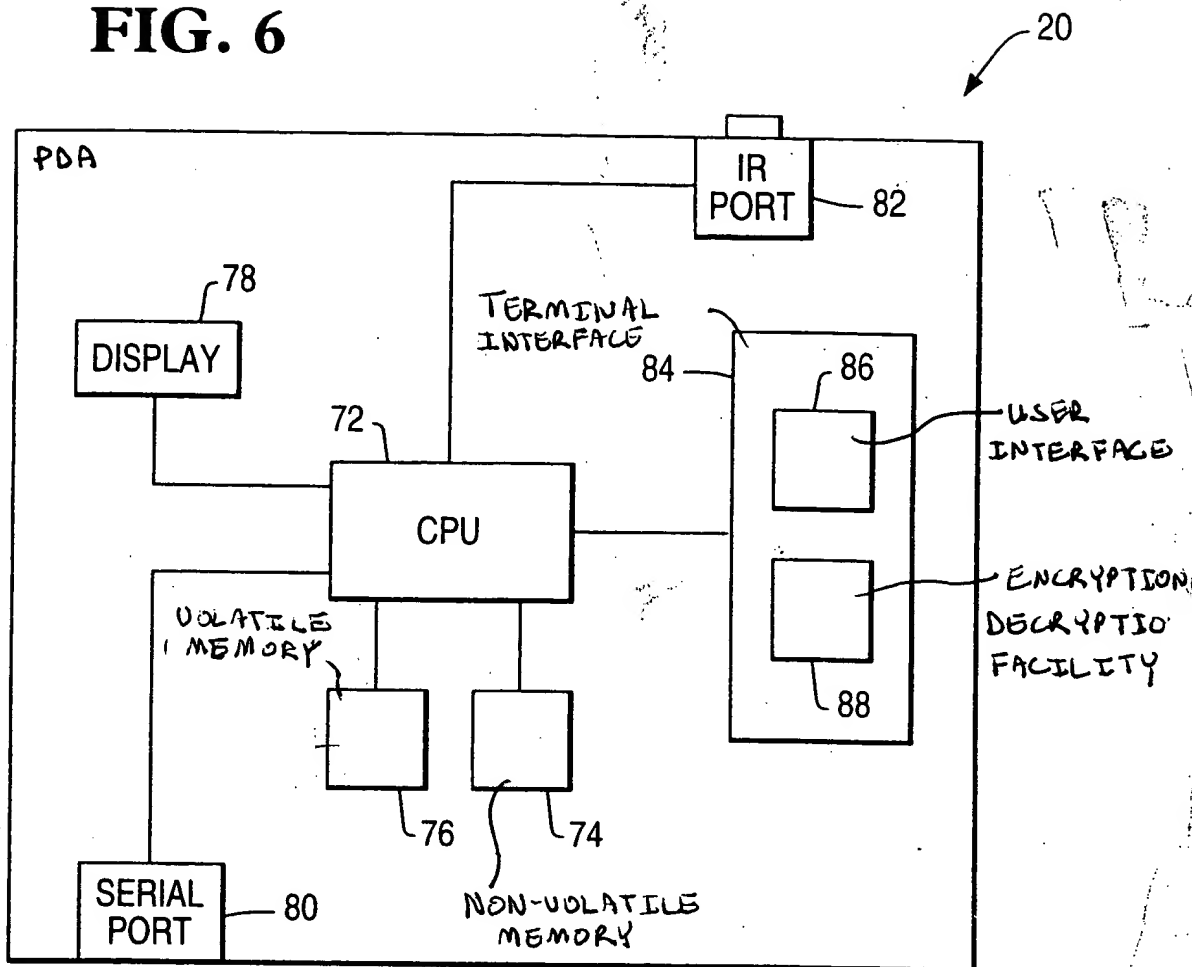


FIG. 7

